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LICENSED TO PRACTICE IN NEW JERSEY

U.S. BANKRUPTCY COURT  
FILED  
TRENTON, NJ

2018 MAR 29 P 12:51

JEANNE A. NAUGHTON

BY: *Amylee* DEPUTY CLERK

MAILING ADDRESS:

P.O. BOX 2175  
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March 26, 2018

Clerk, U.S. Bankruptcy Court  
402 East State Street  
Trenton, NJ 08608

In Re: Scott H. Richardson, Debtor  
Case No.: 17-23522-KCF Chapter 13

Dear Sir or Madam:

I herewith enclose for filing an Objection to Confirmation  
(hearing scheduled for April 11, 2018) in the above case.

Very truly yours,

*John M. Baron*  
John M. Baron

JMB:et  
Enclosure

cc: Kirsten B. Ennis, Esquire  
92 East Main Street, Suite 407  
Somerville, NJ 08876  
Enclosure

cc: Albert Russo, Stdg Ch 13 Ttee  
CN 4853  
Trenton, NJ 08650-4853  
Enclosure

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Email: johnmbaron@earthlink.net  
Attorney for Carol L. Baron, claimant

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

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IN RE:	:	CHAPTER 13
SCOTT H. RICHARDSON,	:	
Debtor.	:	Case Number 17-23522-KCF
	:	

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OBJECTION TO CONFIRMATION OF THE DEBTOR'S CHAPTER 13 PLAN  
AND REJECTION OF PLAN BY SECURED CREDITOR, Fed.R Bankr.P. 3015(f)  
Hearing date & time: April 11, 2018 10:00 a.m.

Secured Creditor, Carol L. Baron by and through her attorney,  
John M. Baron, Esq., objects to the confirmation of Debtor's proposed  
First Modified Chapter 13 Plan and rejects said plan for the following  
reasons:

1. Carol L. Baron has a secured claim in the amount of  
\$ 39,762.00 against the debtor in accordance with 11 U.S.C. 506(a) as  
set forth in the Proof of Claim filed with the Court on August 7, 2017  
(claim 2-1). Said amount is calculated based upon a sixty (60) month  
payout ending July 1, 2022 which is the estimated date by which the

Debtor seeks to satisfy this claim (see Part 1 a. of First Modified Plan). In the event that full redemption does not occur by that date, interest continues to accrue on the unpaid portion of the sums paid for the purchase of the tax sale certificate which is referred to in Paragraph 2 hereinbelow and on account of the subsequent taxes which accrue interest at a statutory rate of eighteen percent (18%) in accordance with N.J.S.A. 54:5-60 until paid in full. Conversely, should full redemption occur before July 1, 2022, the total amount to be paid would be reduced by the amount of interest which has not yet accrued on the remaining principal balance of the claim.

2. As set forth in the Proof of Claim (2-1), Carol L. Baron is the owner and holder of tax sale certificate number 2014-0231 issued by the tax collector of the Township of Brick, Ocean County, New Jersey, a copy of which is appended to the said Proof of Claim.

3. In accordance with N.J.S.A. 54:5-9, said tax sale certificate is a secured paramount lien on real estate owned by the Debtor and located at 7 Breton Court, Brick, New Jersey which is delineated and designated as Block No. 623, Lot Nos. 3 and 4 on the Tax Duplicate and Tax Map of the Township of Brick.

4. Objection to the proposed First Modified Chapter 13 Plan is made insofar as any motions contained therein made by the Debtor could in any manner be deemed to affect the secured lien of the aforementioned tax sale certificate against Debtor's property located at 7 Breton Court, Brick, New Jersey.

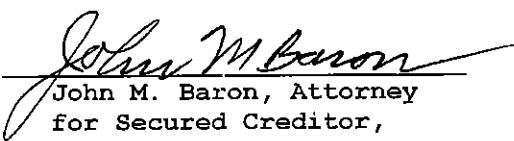
5. Insofar as other real property owned by the Debtor, including the Debtor's real property located at 81 Walnut Avenue, Somerset, New Jersey, is concerned, the aforementioned tax sale certificate is not a lien against the same. In accordance with N.J.S. 54:5-6, the tax sale certificate which is referred to herein is solely a lien on the land

against which the underlying real estate taxes were originally assessed; namely 7 Breton Court, Brick, New Jersey. Further, pursuant to N.J.S. 54:5-9, the aforementioned tax sale certificate is the first and paramount lien against 7 Breton Court, Brick, New Jersey.

6. Predicated upon the foregoing, the allowed secured claim of Carol L. Baron is solely a secured first and paramount lien against Debtor's real property located at 7 Breton Court, Brick, New Jersey and does not form a lien against Debtor's other real property.

6. This Claimant further objects upon the ground that the proposed First Modified Plan in Part 4 G improperly names "John Baron, Esq." as a creditor with collateral noted as "7 Brinton Court, Brick, NJ 08723 Ocean County". Carol L. Baron is the secured creditor and the collateral is 7 Breton Court, Brick, NJ 08723 Ocean County.

WHEREFORE, for the foregoing reasons, Carol L. Baron prays that the proposed Chapter 13 Plan not be confirmed and that this Chapter 13 Petition be dismissed unless the Debtor can modify the proposed Plan to cure such deficiencies.



John M. Baron  
John M. Baron, Attorney  
for Secured Creditor,  
Carol L. Baron

Dated: March 26, 2018.